

CUSTOMER INFORMATION SHEET / KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Sl. no.	Title	Description in Simple Words (Please refer to applicable Policy Clause Number in next column)	Policy Clause Number
1.	Name of the Insurance Product and Unique Identification Number (UIN)	Product Name - HDFC Life New Immediate Annuity UIN - <101N084V39>	Part A – Welcome Letter
2.	Policy Number	<<>>	Part A – Welcome Letter and Policy Schedule
3.	Type of Insurance Policy	Immediate Annuity	Part A
4.	Basic Policy Details	• Purchase Price/Premium – <<>> • Mode of premium payment – <<Monthly/ Quarterly/ Half Yearly/Yearly/Single>> • Premium Payment Term – Single • Policy Term – Whole Life	Part A – Policy Schedule
5.	Policy Coverage/benefits payable	• Benefits payable on maturity – No Maturity Benefit • Benefits payable on death – Death Benefit is payable on death of the Life Assured. • Survival Benefits excluding that payable on maturity – Not Applicable • Surrender Benefits – means the amount, if any, that becomes payable on surrender of a policy during its term, in accordance with the terms and conditions of the policy. • Options to policyholders for availing benefits, if any, covered under the policy – <<ROP in Parts >> (in case policyholder opts for Life Annuity with Return of Premium in parts) • Other benefits/options payable, specific to the policy, if any – 1. Policy Loan	Part C Part D
6.	Options available (in case of Linked Insurance Products)	Not Applicable	Not Applicable
7.	Option available (in case of Annuity product)	• Annuity Option - <<>> • Sub-Option – Not Applicable • Deferment Period – Not Applicable	Part C

8.	Riders opted, if any	• Rider Name – <<>> • Rider UIN – <<>> • Rider Sum Assured – <<>>	Part A – Policy Schedule – Rider Policy Details
9.	Exclusions (events where insurance coverage is not payable), if any.	There are no exclusions applicable under this product.	Part F (General Terms & Conditions)
10.	Waiting /lien Period, if any	Not Applicable	Not Applicable
11.	Grace period	Not Applicable for a Single Premium Product.	Part A – Policy Schedule Part B – (Definitions)
12.	Free Look Period	In case you are not agreeable to any of the terms and conditions stated in the Policy, you have the option to return the Policy to the Company stating the reasons thereof, within 30 days from the date of receipt of the Policy whether received electronically or otherwise. On receipt of your letter along with the original Policy document (original Policy Document is not required for policies in dematerialized form or where policy is issued only in electronic form), the Company shall arrange to refund the Premium paid by you, subject to deduction of stamp duty charges (if any) and annuity paid (if any)	Part A - Welcome Letter Part B – (Definitions) Part D
13.	Lapse, paid-up and revival of the Policy	Not Applicable for a Single Premium Product.	Part B – (Definitions) Part D
14.	Policy Loan, if applicable	Loan can be availed under the options where there is a Return of Premiums/Purchase Price Paid as per the prevailing terms and conditions	Part D
15.	Claims/Claims Procedure	• Turn Around Time (TAT) for claims settlement and brief procedure: https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf • Helpline/Call Centre number: 022-68446530 (Call Charges apply) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) • Link for downloading claim form and list of documents required including bank account details: https://www.hdfclife.com/customer-service/claims	Part F
16.	Policy Servicing	• Turn Around Time (TAT): https://www.hdfclife.com/content/dam/hdfclifeinsurancecompany/customer-services/pdf/TAT-Poster.pdf • Helpline/Call Centre number: 022-68446530 (Call Charges apply) NRI Helpline number: +91 89166 94100 (Call charges apply) • Contact details of the insurer: You can email us at service@hdfclife.com nriservice@hdfclife.com (For NRI customers only)	Part F

		Link for downloading applicable forms and list of documents required including bank account details: https://www.hdfclife.com/customer-service/forms-and-download	
17.	Grievances /Complaints	- Contact details of Grievance Redressal Officer of the insurer: Tel: 022-67516666, Helpline number: 022-68446530 (Call charges apply) NRI Helpline number +91 89166 94100 (Call charges apply) E-mail: service@hdfclife.com nriservice@hdfclife.com (For NRI customers only) - Link for registering the grievance with the insurer's portal: https://www.hdfclife.com/customer-service/grievance-redressal - Contact details of Ombudsman: https://www.cioins.co.in/Ombudsman	Part G

Declaration by the Policyholder

I have read the above and confirm having noted the details.

Place:

(Signature of the Policyholder)

Date: